

## ABSTRACT OF THE DISCLOSURE

The settlement processing with optional electronic money is to be enabled under the circumstances where the sorts of the electronic money accepted by different settlement terminals are different. In case the electronic money "dollar" that can be used for settlement in a settlement terminal differs from the electronic money "yen" stored in an electronic money storage area of a mobile terminal (mobile phone) and hence settlement is not possible, the user of the mobile terminal accesses an electronic money exchange server, adapted for performing the processing of exchanging various sorts of the electronic money, over the network, to request the server to exchange the electronic money "yen" in the electronic money storage area for the electronic money "dollar". The electronic money exchange server accepts the request to perform the processing of exchanging the electronic money "yen" with the electronic money "dollar" in accordance with the preset exchange rate to update the electronic money storage area of the mobile terminal (mobile phone). After the exchange, the user of the mobile terminal (mobile phone) performs the settlement processing in the settlement terminal with the exchanged electronic money "dollar".